Amendments to the Claims

Please amend the claims as follows. This listing of claims will replace all prior versions and listing of claims in the application.

Claim 1 (Currently Amended): A computer-implemented method for automated processing of <u>mortgage</u> loans, the method comprising:
- receiving a request to process a <u>mortgage</u> loan;
- generating a plurality of tasks <u>in response to the request</u>, the tasks comprising actions required to process the <u>mortgage</u> loan <u>so that a third party originator of the mortgage loan can be legally compensated for originating the mortgage loan</u>;
- distributing the plurality of tasks to one or more persons capable of performing one or more of the tasks; and
- accepting <u>voice input</u> transactions from the <u>third party originator pertaining to the mortgage loan</u> ~~one or more persons wherein the transactions are by voice input~~.

Claim 2 (Currently Amended): The computer-implemented method for the automated processing of <u>mortgage</u> loans of claim 1, further comprising monitoring completion of the plurality of tasks, whereby a report of completion of all required tasks can be generated.

Claim 3 (Currently Amended): The computer-implemented method for the automated processing of <u>mortgage</u> loans of claim 1, further comprising authenticating a person submitting the request to process ~~a~~ <u>the</u> mortgage loan.

Claim 4 (Currently Amended): The computer-implemented method for the automated processing of <u>mortgage</u> loans of claim 1, wherein <u>the</u> voice

input transactions by the ~~one or more persons~~ <u>third party originator</u> include input data and loan status query data.

Claim 5 (Currently Amended): The computer-implemented method for the automated processing of <u>mortgage</u> loans of claim 4, wherein the input data and loan status query data are translated by speech recognition mechanisms into digital form.

Claim 6 (Currently Amended): The computer-implemented method for the automated processing of <u>mortgage</u> loans of claim 5, wherein a response to a loan status query data is translated from digital form into a form which produces a corresponding voice signal.

Claim 7 (Cancelled)

Claim 8 (Currently Amended): The computer-implemented method for the automated processing of <u>mortgage</u> loans of claim 1, wherein the plurality of tasks required to process the loan includes tasks which are based upon loan related laws and regulations comprising Federal, State, local and professional regulations and requirements and implementing instructions relating to loan processing.

Claim 9 (Currently Amended): The computer-implemented method for the automated processing of loans of claim 1, further comprising creating a complete transaction and payment report.

Claim 10 (Currently Amended): An apparatus for automated processing of <u>mortgage</u> loans, the apparatus comprising:
- a computer system having communications devices for receiving a request to process a <u>mortgage</u> loans;
- the computer system having logic mechanisms programmed to

generate a plurality of tasks, the tasks comprising actions required to process the loan, including tasks required by applicable federal or state law <u>so that a third party originator of the mortgage loan can be legally compensated for originating the mortgage loan</u>;

* the computer system having additional logic mechanisms programmed to electronically distribute the plurality of tasks to one or more persons capable of performing one or more of the tasks; and

* a voice portal device electronically coupled to the computer system whereby voice messages from ~~users~~ <u>the third party originator pertaining to the mortgage loan</u> are received, translated into digital form and passed to the computer system logic mechanisms for further processing.

Claim 11 (Previously Presented): The apparatus of claim 10, further comprising electronic logic devices programmed to monitor completion of the plurality of tasks and to generate a report of completion of all required tasks.

Claim 12 (Currently Amended): The apparatus of claim 10, further comprising logic mechanisms programmed to authenticate a person submitting the request to process ~~a~~ <u>the mortgage</u> loan.

Claim 13 (Currently Amended): The apparatus of claim 10, wherein the voice messages from ~~users include~~ <u>the third party originator includes</u> input data and loan status query data.

Claim 14 (Previously Presented): The apparatus of claim 13, wherein the input data and loan status query data are translated by speech recognition mechanisms into digital form.

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Claim 15 (Previously Presented): The apparatus of claim 14, wherein a response to a loan status query data is translated from digital form into a form which produces a corresponding voice signal.

Claim 16 (Cancelled)

Claim 17 (Previously Presented): The apparatus of claim 10, wherein the plurality of tasks required to process the loan are based upon loan related laws and regulations comprising Federal, State, local and professional regulations and requirements and implementing instructions relating to loan processing.

Claim 18 (Previously Presented): The apparatus of claim 10, further comprising logic devices programmed to create a complete transaction and payment report.

Claim 19 (Currently Amended): An apparatus for automated processing of mortgage loans, the apparatus comprising:
- means for receiving a request to process a mortgage loan;
- means, coupled to the means for receiving a request to process a loan, for generating a plurality of tasks, the tasks comprising actions required to process the loan, including tasks required by applicable federal or state law so that a third party originator of the mortgage loan can be legally compensated for originating the mortgage loan;
- means, coupled to the means for generating a plurality of tasks required to process the loan, for electronically distributing the plurality of tasks to one or more persons capable of performing one or more of the tasks; and
- speech recognition means coupled to the apparatus, for translating voice messages pertaining to the mortgage loan into digital form for

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processing by the apparatus.

Claims 20-29 (Withdrawn)